

Kentucky Teachers' Retirement System



Gary L. Harbin, CPA
Executive Secretary

Information for
Health Insurance
~ Update ~
From KTRS
and the
KY Rx Coalition



FALL 2013

MEHP - Exploration of a High Performance Formulary for 2014 with a Change in the Third Tier Drug Cost Share for Brand Non-preferred Drugs

- With the guidance of the KY Rx Coalition, KTRS is exploring a move to a high performance formulary for 2014 with the third tier drug coinsurance (brand non-preferred) moving to as much as **50%** at both retail and mail.
- All tier three brand medications have alternatives in either tier one or tier two.
- The tier one and tier two copayment (at mail order) and coinsurance (at retail) will remain the same. Drugs falling in tiers one, two and three are subject to change, as always.



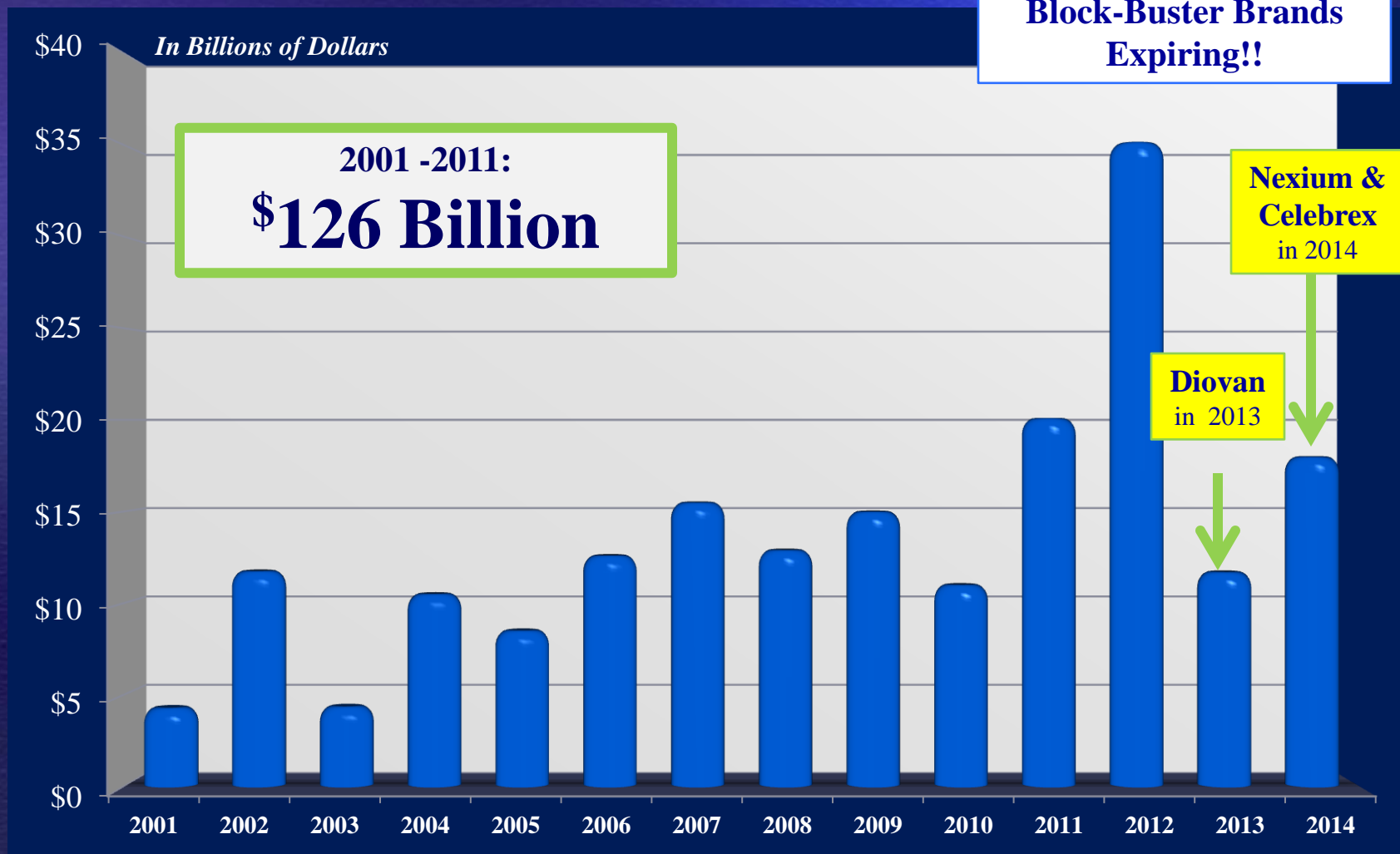


Maximize the Changing Pharmacy Landscape



Patent Expiration Landscape

**Block-Buster Brands
Expiring!!**



Express Scripts Medicare High Performance Formulary

- Comprised of generics and lower cost brand medications.
- Clinical appropriateness of the drug, not cost, is Express Scripts' foremost consideration.
- Express Scripts develops clinically sound formularies based on evaluations of independent physicians.
- CMS (Centers for Medicare & Medicaid Services) gives final approval.

Why the High Performance Formulary?

MEMBER Advantage

- Increases physician and member awareness of lower-cost, equally effective therapies, which are often generic medications.

MEMBER Advantage

- Lower copayment for chronic medications.

MEMBER Advantage

- Plan sustainability, best value.

Why the High Performance Formulary?

KTRS Advantage

- Helps reduce overall drug spend without compromising quality.

KTRS Advantage

- Preserves the longevity of the prescription benefit.

KTRS Advantage

- Best value for prescription benefit.

Most Common Drugs with Copayment Change

Age 65 & Over

Non-preferred Medication	Most Common Use
ACTONEL	Osteoporosis
AZOR	High Blood Pressure
ASTEPRO	Allergies
AVODART	Enlarged Prostate
BENICAR/BENICAR HCT	High Blood Pressure
BYSTOLIC	High Blood Pressure
COREG CR	High Blood Pressure/Heart Failure
ENABLEX	Overactive Bladder
FLOVENT HFA	Allergies
LUMIGAN	Glaucoma
NASONEX	Allergies
ONGLYZA	Diabetes

Non-preferred Medication	Most Common Use
PATADAY	Allergies
PREMARIN	Estrogen Replacement
PROVENTIL HFA	Asthma
SYNTHROID	Thyroid Replacement
TEKTURNA	High Blood Pressure
TRAVATAN-Z	Glaucoma
TRILIPIX	Triglycerides/Cholesterol
VENTOLIN HFA	Asthma
VERAMYST	Allergies
VICTOZA	Diabetes
VIVELLE-DOT	Estrogen Replacement
VYTORIN	High Cholesterol

PLEASE NOTE: Non-preferred Formulary Options will be available for as high as a 50% Coinsurance

Most Common Medications with Copayment Changes

Age 65 & Over

● Stomach Acid/Ulcer Medications

PLEASE NOTE: Non-preferred Formulary Options will be available for as high as **50% Coinsurance**.

Non-preferred Formulary Options (HIGHEST copayment)	Preferred Formulary Options (LOWER copayment)	Notes
Aciphex	Omeprazole (generic Prilosec)	Talk to your Doctor now about changing to a preferred option.
Dexilant	Lansoprazole (generic Prevacid)	
Prilosec	Pantoprazole (generic Protonix)	
Prevacid		

Most Common Medications with Copayment Changes

Age 65 & Over

● Medications for High Blood Pressure

PLEASE NOTE: Non-preferred Formulary Options will be available for as high as 50% Coinsurance.

Non-preferred Formulary Options (HIGHEST copayment)	Preferred Formulary Options (LOWER copayment)	Notes
Atacand/Atacand HCT Avapro Benicar/Benicar HCT Diovan/Diovan HCT Edarbi	Losartan (generic Cozaar) Eprosartan (generic Tevetan) Irbesartan (generic Avapro) Valsartan/HCT Valsartan (generic Diovan expected later in 2013)	Talk to your Doctor now about changing to a preferred option.

Most Common Medications with Copayment Changes

● Medications for High Cholesterol

PLEASE NOTE: Non-preferred Formulary Options will be available for as high as **50% Coinsurance**.

Non-preferred Formulary Options (HIGHEST copayment)	Preferred Formulary Options (LOWER copayment)	Notes
Livalo	Atorvastatin (generic Lipitor)	Talk to your Doctor now about changing to a preferred option.
Lescol XL	Pravastatin (generic Pravachol)	
Lipitor	Simvastatin (generic Zocor)	
Vytorin	Fluvastatin (generic Lescol)	
	Crestor	

KY Rx Coalition *Pharm-Assist* Support

Contact Us @ 1-855-218-5979

Age 65 & Over

Counseling service via live pharmacists available to KTRS member includes:

- ❖ Identification of lower cost prescription alternatives.
- ❖ Contacting physician to facilitate seeking authorization for lower cost alternative therapies.
- ❖ Educational resources for members – adverse effects, drug interactions and general medication information.

Kentucky Rx Coalition

855-218-5979

Clinical Director

Lucy Wells

Dedicated Clinical Pharmacists

Lea Goggin
Carrie Isaacs
Matt McMahan
Allison Russell
Kimberly Bottom

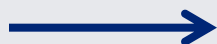
MEHP - Vaccines/Flu Season

*Where should vaccine claims be submitted?
Humana (medical plan) OR
Express Scripts (prescription plan)?*

MEHP - Humana

For Flu Vaccine or Pneumonia Vaccine claims ...

*Give Pharmacist
this information*



- **Humana ID Card**
- **BIN #610649**
- **PCN #03200004**

*Give Doctor
this information*



- **Humana ID Card**

Should be no cost if no other services provided.

You may find copayments for these vaccines even cheaper at your local health department.



MEHP - Express Scripts

For Zostavax (Shingles) Vaccine Claims ...



As of 9/1/13 Shingles Vaccine NOT subject to \$150 retail pharmacy deductible



RETAIL PHARMACY

20% Coinsurance

DOCTOR'S OFFICE

- You must pay full price out of pocket ~\$250 +
- File a manual claim form with Express Scripts for partial reimbursement



LOCAL HEALTH DEPARTMENT

- Availability/cost varies from county to county
- Pay out of pocket if a charge
- File a manual claim form with Express Scripts for partial reimbursement



Kentucky Public Health
Prevent. Promote. Protect.

MEHP – Diabetic Supplies



If you are a diabetic you have many supplies ...

Some of those supplies are considered Medicare Part B expenses and claims can be filed with Humana. →

- *Examples are: Meters, Lancets, Blood Glucose Monitors, Test solutions, Test Strips.*

Some of those supplies are considered Medicare Part D expenses and claims should be filed with Express Scripts. →

- *Examples are: Insulin, Insulin syringes/needles, Gauze, Alcohol, Swabs, Insulin pens.*

Call the KY Rx Coalition at 1-855-218-5979 to determine what might be the right channel for you in terms of convenience and cost.

Retail Generic Discount Programs (\$4, \$10, Free!)

Kroger/Wal-Mart/Kmart Pharmacies – Offer MANY generic drugs at \$4 for 30 day supply or \$10-15/90 day supply

- Use KTRS Benefit in combination - \$4/\$10 applies to retail deductible
- Use KTRS Benefit in combination – after retail deductible is met 20% coinsurance for \$4/\$10 drugs becomes \$0.80 for 30 days and \$2 for 90 days
- Some drugs on KTRS MEHP plan requiring prior-authorization (PA) by Medicare (Cyclobenzaprine, Terbinafine) are available on the \$4 list and allow access when PA criteria are not met

Meijer Pharmacy offers some ANTIBIOTICS, METFORMIN, and ATORVASTATIN (generic Lipitor) for \$0

COST DRIVEN - *High Cost Medications requiring Prior Authorization*

ENBREL - ~\$3000/month

- Requires prior treatment with lower cost options (Methotrexate, phototherapy, etc) before approval
- Requires use for FDA approved indication

SAFETY DRIVEN – *Limits on Medications with High Fall Risk*

MUSCLE RELAXERS, ANTI-ANXIETY, ANTIHISTAMINES –

- Requires medications with lower risk as first line
- If approved, may limit to 30 days

ADMINISTRATIVE - *Medicare Part B vs Part D Determination*

- Requires information to determine correct benefit
- Examples (Ondansetron, Prograf, Methotrexate)

STEP THERAPY – Program to provide costs savings to both the plan (KTRS) and for the retiree.

- Requires use of lower cost generic alternatives prior to approval of higher cost brand medication.
- If member has filled the Brand Name medication in the past 130 days, the prescription processes without intervention.
- If the member has gone greater than 130 days since the last fill, the prescription will be subject to Step Therapy and use lower cost generic, unless prescriber submits prior authorization request and criteria for approval met.

EXAMPLE: DIOVAN – If no prior use, retiree required to use generic Losartan, Irbesartan.
DIOVAN – If prior use in last 130 days, DIOVAN approved.
– If no fill in > 130 days, DIOVAN rejected, alternative or PA required.

KEHP - Total Re-Enrollment *(Active & Retired) for 2014*

- **EVERYONE** will receive information to enroll on-line.
- Expecting benefit changes from the existing PPO structure.
- Open enrollment packets are normally mailed around the end of September 2013.

Our Dream

To help people achieve lifelong well-being



Provide a fun & easy to do health assessment

AARON'S HEALTH ASSESSMENT

You can only receive Vitality Points™ for completing your Health Assessment once a year, but you can update your assessment at any time to see new results and get new recommendations.

Completion of your Health Assessment indicates that you agree with HumanaVitality's [Notice of Privacy Practices](#).

The screenshot displays the 'AARON'S HEALTH ASSESSMENT' interface. At the top, a progress bar shows the 'Productivity' section as the current step, with a 'You are here' callout. Below the bar are navigation tabs: Medical history, Key measurements, Tobacco, Alcohol, Eating habits, Physical activity, Other activity, Mental wellbeing, and Productivity. The 'Your productivity' section is active, showing a question: 'How would you describe your overall...'. A modal window is open in the center, displaying a photo of a man on a bicycle and the text: 'Congratulations on completing your Health Risk Assessment. You may complete the Health Risk Assessment any number of times during the year, but you will only earn Vitality Points the first time you complete it.' Below this is a loading spinner and the text: 'Please wait. We are processing your data.' At the bottom right of the modal are 'Back' and 'Finish' buttons. A large red heart graphic is visible in the background of the modal.

Vitality Check®

Make your appointment today



Under Age 65

HumanaVitality® rewards you up to 4,000 Vitality Bucks for taking your Vitality Check. You receive 2,000 Bucks just for completing your Vitality Check and an additional 2,000 Bucks for being in healthy ranges.

- | | | |
|-----------------------|-----------------|------------------|
| ✓ Cholesterol | ✓ Weight | ✓ Blood Pressure |
| ✓ Waist circumference | ✓ Blood Glucose | |
| ✓ Height | ✓ BMI | |

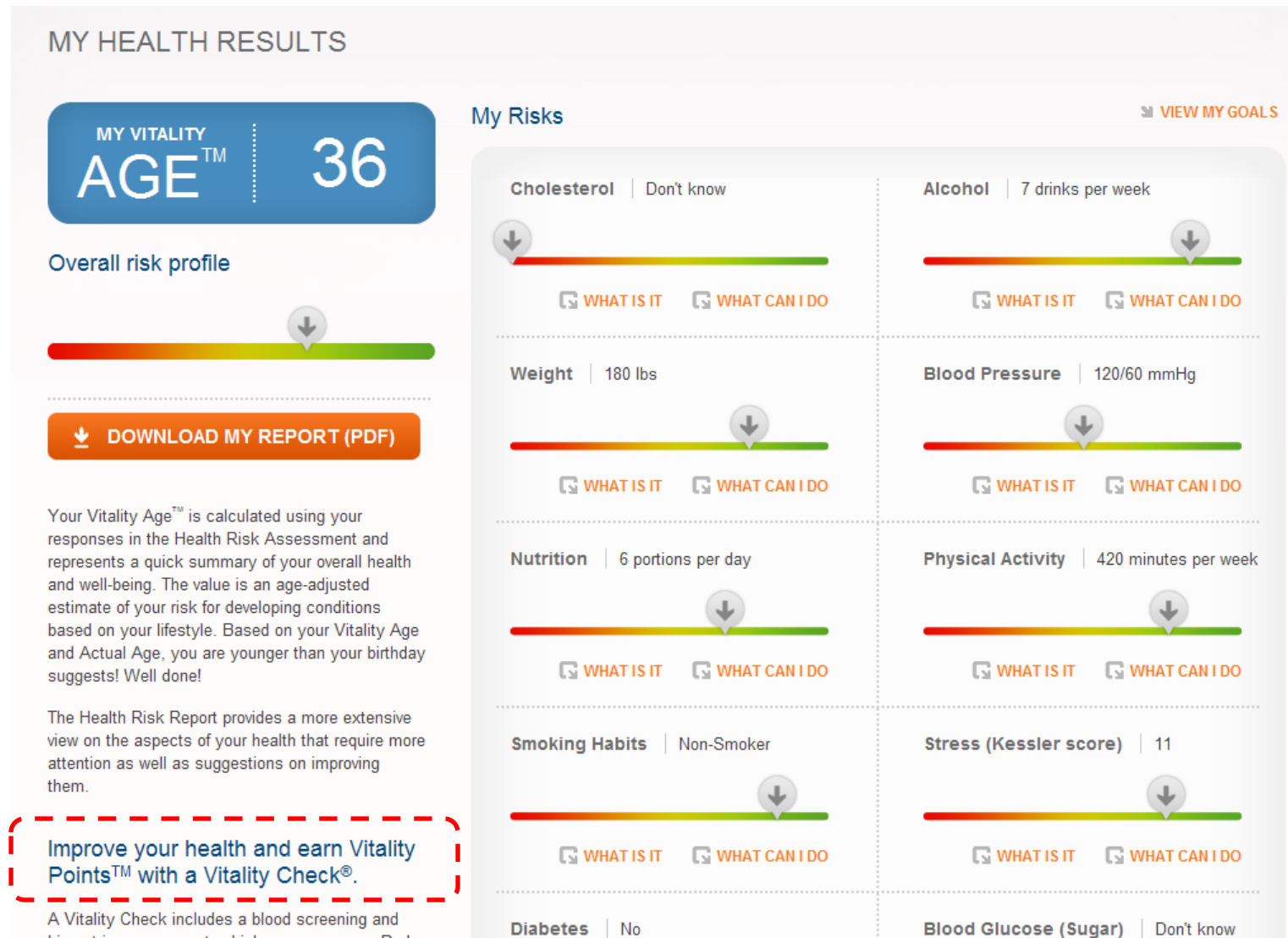
Where to Get Your Vitality Check®

- Walgreens Take Care Clinics
- Kroger The Little Clinic
- Concentra Medical Centers
- Health Departments
- Primary Care Physician (PCP) Members may go to their PCP. Subject to co-pay



Receive Your Health Results

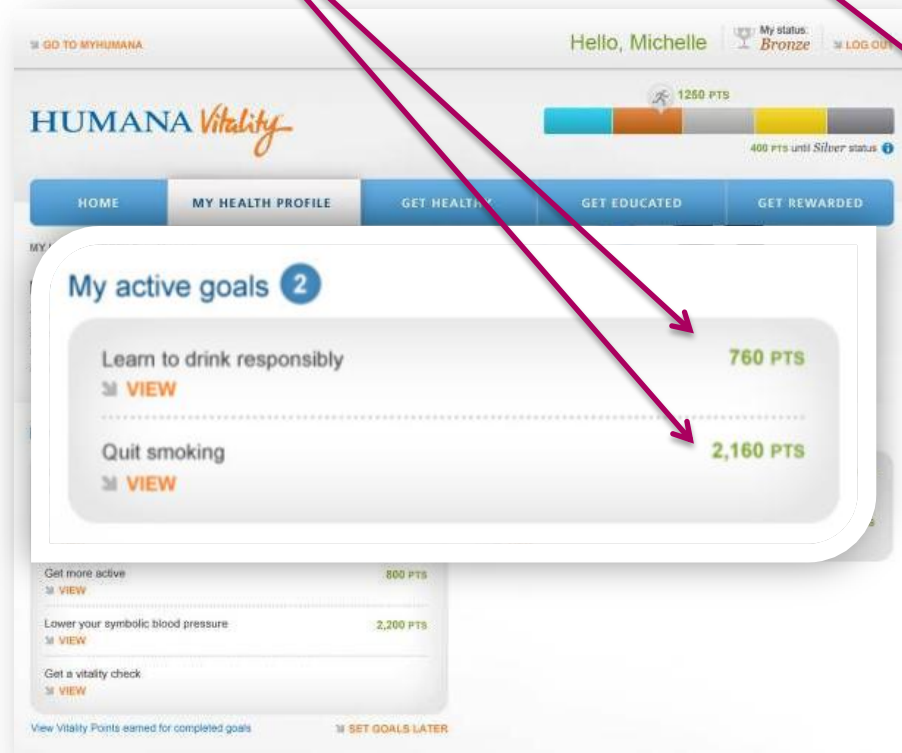
Under Age 65



Present Realistic Goals to Achieve

Point Values
actuarially set to
trigger engagement

Customized goals to
provide realistic
achievable goals



Why is Vitality recommending this goal?

You have told us in the Health Risk Assessment that you are interested in losing weight. This is great news, as reducing your weight can lower your risk of coronary heart disease, stroke, diabetes mellitus and high blood pressure, as well as lowering the risk of many different types of cancer.

Here are some key pieces of information we have about your current weight and BMI.

Measure	Value
Starting Body Weight - Based on HumanaVitality Information	197 lbs
Height- Based on HumanaVitality Information	5' 11"
Source of Starting Body Weight Information	Humana Vitality Check
Starting Body Mass Index	27.6

Your **Body Mass Index (BMI) is at or above 27.0, which is above a healthy range (18.5 - 24.9), and you will benefit from gradual weight loss.**

Please take note this goal is recommended based on the most current verified source of your weight and height. If your measures have changed we suggest you provide updated verified information.

How to achieve this goal?

Aim to improve your BMI by reducing your weight through a healthy diet and regular exercise routine.

Obtain a weight measurement from a Vitality Check within the following timeframe meeting the following standard.

Goal Measure	
Body Weight	
Weight Loss from Starting Body Weight	
Measurement Start Date	

Goal Standard
184 lbs
13 lbs

Your Vitality Check results must be submitted within the Goal Period documenting that your weight has met the Goal Standard. You can visit the [Vitality Check](#) section of the website for information on how to submit Vitality Check results to HumanaVitality.

Standard Activities: Expand on Personal Pathway



Education

Activity	Points
Health Risk Assessment (HRA)	500
First step HRA*	500
HRA bonus**	250
Health tool(s)	75 each (up to 300 / yr)
CPR certification	125
First Aid certification	125
Update / confirm contact information	50
Monthly MyHumana.com visit	10 each (up to 120 / yr)
Accept online statements	50
Education maximum: 2,000 points / yr	

* Once in a lifetime reward for first-time HRA completion
 ** To receive bonus, you must complete the HRA within the first 90 days of your HumanaVitality program year.



Fitness

Activity	Points
Verified workout: partner health club or device	
Each verified workout	15 per day (up to 5,475 / yr)
1st verified workout of the week (Mon-Sun)	15 bonus per wk (up to 780 / yr)
5+ verified workouts per week (Mon-Sun)	40 bonus per wk (up to 2,080 / yr)
Organized wellness activities	
Sports league	350
Athletic events:* (running/walking, cycling, triathlon)	
– Level 1	250
– Level 2	350
– Level 3	500
Fitness maximum: 8,300 points / yr	

* Visit MyHumana.com for details



Prevention

Activity	Points
Health screening*	400 per screening
Flu shot	200
Childhood immunization**	400
Nicotine test	400
Vitality Check completion:	
Body mass index (BMI)	800
Blood pressure	400
Blood glucose	400
Total cholesterol	400
Prevention maximum: 3,800 points / yr	

* Subject to certain requirements and will appear on your Vitality Points statement if they are applicable to you.

** If applicable, each child can earn 400 Vitality Points per year toward the primary member's maximum



Healthy Living

Activity	Points
Blood donation	50 (up to 300 / yr)
Nicotine test (in-range results)	400
Vitality Check in-range results:	
Body mass index <25 and ≥ 18.5	800
Blood pressure systolic < 120mmHg diastolic < 80mmHg	400
Blood glucose <100mg/dL	400
Total cholesterol < 200mg/dL	400
Healthy Living maximum: 2,700 points / yr	

- Automatic feeds allow for accurate monitoring and direct link between action, health status and incentives.
- If it is unreasonably difficult due to a medical condition for you to achieve the standards for the rewards under the HumanaVitality program, or if it is medically inadvisable for you to attempt to achieve the standards for the rewards under this program, please call the phone number on the back of your Member ID card and we will work with you to develop another way to qualify for rewards.

Offer Large National Gym Network

GO TO MYHUMANA Hello, Aaron Kessinger Your family status: **Platinum** FREQUENTLY ASKED QUESTIONS LOG OUT 15955 PTS

HUMANA Vitality

You're at **PLATINUM**. It is the highest level you can achieve.

HOME HEALTH PROFILE GET HEALTHY GET EDUCATED GET REWARDED

GET HEALTHY > Fitness & Exercise > Partner Health Clubs > Partner Health Club Finder

Partner Health Club Finder

Showing 27 Health Clubs Within: 10 miles near 41018 SEARCH

Can't Find Your Health Club? RECOMMEND A HEALTH CLUB

Helpful Tools PRINT

Filter by: Discount Autosync Device Required

A Urban Active - Northern KY - Erlanger
3137 Dixie Highway
Erlanger, KY 41018
(859) 341-4653
DIRECTIONS
EARN POINTS AT THIS CLUB

B Supreme Fitness
7102 Turfway Road
Florence, KY 41042
(859) 283-2276
DIRECTIONS
EARN POINTS AT THIS CLUB


C Urban Active - Northern KY - Florence
430 Meijer Dr.
Florence, KY 41042-5120
(859) 746-9201
DIRECTIONS
EARN POINTS AT THIS CLUB

F Fitworks Fitness Center - Florence
7541 Mall Road
Florence, KY 41042
(859) 282-0600
DIRECTIONS
EARN POINTS AT THIS CLUB

- Newly enhanced online gym finder
- New icons make it easier for members to understand how to earn points
- Can't find "your" club – recommend them and HumanaVitality will contact them to initiate review process
- New print function – summarizes member's results of search

Offer Multiple Ways to Validate Fitness Activity





You're at **PLATINUM**. It is the highest level you can achieve. [i](#)

[HOME](#)
[HEALTH PROFILE](#)
[GET HEALTHY](#)
[GET EDUCATED](#)
[GET REWARDED](#)

GET HEALTHY > Fitness & Exercise

FITNESS & EXERCISE

Staying active can help you to feel energized and maintain a healthier lifestyle. It can earn you Vitality Points™, too. For every activity you complete, you'll earn points towards Vitality Bucks®. You can use your Vitality Bucks on brand name merchandise in the HumanaVitality® Mall. Check out the activity categories below to learn more and start earning points today.





Athletic Events
No matter whether you're in to running, biking, or triathlons, athletic events are a great way to stay healthy and in shape.

ATHLETIC EVENTS



Fitness devices
Depending on the type of activity, fitness devices such as pedometers, heart rate monitors, smartphones, and fitness video games can help track your progress.

FITNESS DEVICES



Sports league
Playing sports is more than just fun. Being part of a team helps keep you active, motivated, and on top of your game.

SPORTS LEAGUE


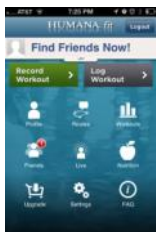
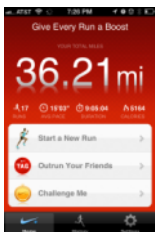






Partner health clubs
Health clubs offer many types of activities. So whether you're pumping iron or striking a yoga pose, going regularly will be rewarded.

PARTNER HEALTH CLUBS

Coordinate with a broad continuum of devices



Easy to get	Mainstream			Currently Use <u>or</u> Aspirational		
HumanaGear	HumanaFit	Nike+	xBox Kinect	fitbit	Polar	Garmin
						
Can order with 1,000 pts. after Health Assessment Completion or \$14.99 cash	GPS tracking available on iPhone, Android & Blackberry, Free download	iPod & iPhone GPS, Accelerometer, and shoe insert options, phone aps are free download	Tracks movement and workout easily from your home	Accelerometer that allow for easy wireless upload and quality of sleep tracking	30 separate devices supported, most used, certain devices are waterproof for swimmers	8 separate devices for running & 3 for cycling, certain devices are waterproof for swimmers
10,000 Steps in a calendar day	Log 200 calories burned in a single work out			10,000 Steps in a calendar day	Exercise at 60% or greater of your maximum heart rate, for a minimum of 30 minutes in a single training session	

Coaching Engagement Process

Start: Member receives personal pathway to engage in coaching for reward points



Member is directed to Wellness portal



Enrolls in program and communication preference



Completes additional health survey information



Member partners with coach on personal action plan



Member accesses dashboard for email, surveys, and educational information sent by coach



Assigned coach reaches out by preferred method



Receives quarterly surveys to track progress





Reaches goal and is rewarded with Vitality Points and Bucks!!!

Earn Vitality Points



Achieve Vitality Status®

Earn more Vitality Points, achieve higher Vitality Status...

Vitality status	One adult	Two adults*	For each additional member 18 years and older, add*
 Blue	You start at Blue Vitality Status		
 Bronze	Primary member Health Assessment completion		
 Silver	5,000 points	8,000 points	3,000 points
 Gold	8,000 points	12,000 points	4,000 points
 Platinum	10,000 points	15,000 points	5,000 points

* If applicable



Initial Status



Activating Wellness

Complete HRA



Committing to Wellness

Set goals & ongoing engagement in activities; show positive outcomes



Dedicating to Wellness

Rigorous engagement throughout the year, good outcome measures or achievement of goals



Championing Wellness

Enjoy Vitality Rewards

The screenshot displays the Humana Vitality Rewards website. At the top, a navigation bar includes a link to 'GO TO MYVITALITY', a greeting 'Hello, Patricia Adams', a family status indicator 'Your family status: Bronze' with a trophy icon, and a 'LOG OUT' link. Below this, the 'HUMANA Vitality' logo is on the left, and a progress bar on the right shows '1000 PTS' and '1500 PTS until Silver status'. A main navigation menu contains 'HOME', 'MY HEALTH PROFILE', and 'GET HEALTHY'. The 'MY HEALTH PROFILE' section features a 'MY VITALITY AGE 80' badge and a list of actions: 'What Can I Do To IMPROVE MY HEALTH?', 'Complete a Vitality Check', 'Complete a Fitness Assessment', 'Obtain recommended preventative care services', and 'Update or confirm your contact information'. A 'REWARD YOURSELF' section highlights 'MY VITALITY BUCKS 500' and lists rewards from Sony, iTunes, Hyatt, and Samsung, with a 'SHOP ONLINE MALL' link and 'MORE REWARDS' button. The 'GOALS' section shows a goal to 'LOWER YOUR CHOLESTEROL' worth '800 PTS' with a 'LEARN MORE' link. The 'RECENT POINTS' section shows a 'COMPLETE HEALTH RISK ASSESSMENT' on 'MAR 11, 2011' worth '500 PTS' with a 'MY POINTS STATEMENT' link. The 'VITALITY JACKPOT GRAND PRIZE' section states that entries are now closed. A 'MY ARTICLES' section is partially visible at the bottom right. The background of the lower half of the page features a woman in a yoga pose against a sunset.

GO TO MYVITALITY Hello, Patricia Adams Your family status: Bronze LOG OUT

HUMANA Vitality 1000 PTS 1500 PTS until Silver status

HOME MY HEALTH PROFILE GET HEALTHY

MY VITALITY AGE 80 MY HEALTH RESULTS

What Can I Do To IMPROVE MY HEALTH?

- Complete a Vitality Check
- Complete a Fitness Assessment
- Obtain recommended preventative care services
- Update or confirm your contact information

REWARD YOURSELF

MY VITALITY BUCKS 500 SHOP ONLINE MALL

SONY iTunes HYATT SAMSUNG MORE REWARDS

GOALS LOWER YOUR CHOLESTEROL Worth 800 PTS LEARN MORE

RECENT POINTS COMPLETE HEALTH RISK ASSESSMENT MAR 11, 2011 500 PTS MY POINTS STATEMENT

VITALITY JACKPOT GRAND PRIZE JACKPOT Entries for the current Grand Prize are now closed. Stay tuned for the announcement of the winner!

MY ARTICLES Sed ut perspiciatis unde omnis iste

HumanaVitality Shopping Mall



Humana Vitality

8293 PTS

1707 PTS needed to maintain *Platinum*

HOME HEALTH PROFILE GET HEALTHY GET E

GET REWARDED > HumanaVitality® Mall

Reach for more rewards

My Vitality Bucks®
2,014

My Vitality StatusSM
Platinum ⓘ

Your discount is 40%

Welcome to
Visit our stores to

WELCOME TO HUMANA VITALITY® MALL

Shop for items with Vitality Bucks®, money or a mix of both. Looking to earn more Vitality Bucks? Buy a fit today.

Redeem with: ☒ Vitality Bucks ☒ + Vitality Bucks & Money ☒ Money

<p>Amazon.com Gift Card</p>	<p>Apple</p>	<p>Fitbit</p>
<p>HumanaVitality Apparel</p>	<p>HumanaVitality Gear</p>	<p>Pedometers</p>
<p>iTunes®</p>	<p>Movie Tickets</p>	<p>Polar® Body</p>

A wide range of rewards helps motivate all types of users.

This chart illustrates the wide range of items that is available to HumanaVitality® members – from higher-value items like an iPad, which require a greater number of Vitality Bucks®, to items like movie tickets, that are easier and quicker to obtain, requiring less Vitality Bucks.



HumanaVitality Jackpot

Vitality Jackpot



You're already entered

As a HumanaVitality* member, your household is automatically entered into a monthly drawing to win great prizes through the Vitality Jackpot™. The prizes awarded are determined by each member's Vitality Status™ at the time of the drawing. The higher your Vitality Status, the greater the prize values!

Check out some of the previous prizes below:



Bronze
Vitality Status

\$25 iTunes Gift Card
Regal Theatres Ultimate Movie Pack
Gaiam Yoga for Beginners

[View all prizes for Bronze Vitality Status](#)



Silver
Vitality Status

Garmin Forerunner Personal Trainer with GPS Receiver
Waring Pro Juice Extractor
Apple iPod Shuffle 2GB with \$50 iTunes Gift Card

[View all prizes for Silver Vitality Status](#)



Gold
Vitality Status

Biking-Emeril Outdoor Charcoal Grill
Denon Noise Cancelling Over-the-Ear Headphones
Schwinn Upright Bike

[View all prizes for Gold Vitality Status](#)



Platinum
Vitality Status

Toshiba 40 inch LCD HDTV
Hyatt Hotel 4-Day/3-Night Stay
Apple iPad 2 16GB

[View all prizes for Platinum Vitality Status](#)



Savings

Bag some
major savings.

Save 5%* on healthier food purchases at Walmart®.

- Through the NEW Vitality HealthyFood™ program, Kentucky Employees' Health Plan (KEHP) members can save 5% on all healthier foods that qualify as Great For You™ at Walmart.
- For a full list of healthier foods that qualify as Great for You, visit [Walmart.com](https://www.walmart.com) or log in to HumanaVitality.
- Need to take your Health Assessment first, if you haven't already.
- Go to LivingWell.ky.gov, click "HumanaVitality Login"





Teachers' Retirement System
of the State of Kentucky

*Our Members
Come First!*

1.800.618.1687

502.848.8500

www.ktrs.ky.gov

Protecting & Preserving Teachers' Retirement Benefits